

Certificate Number: 12433-PAM-DE-038979306

Bankruptcy Case Number: 24-02073



12433-PAM-DE-038979306

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 18, 2024, at 5:11 o'clock PM EDT, Frances E. Martine completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 18, 2024 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher